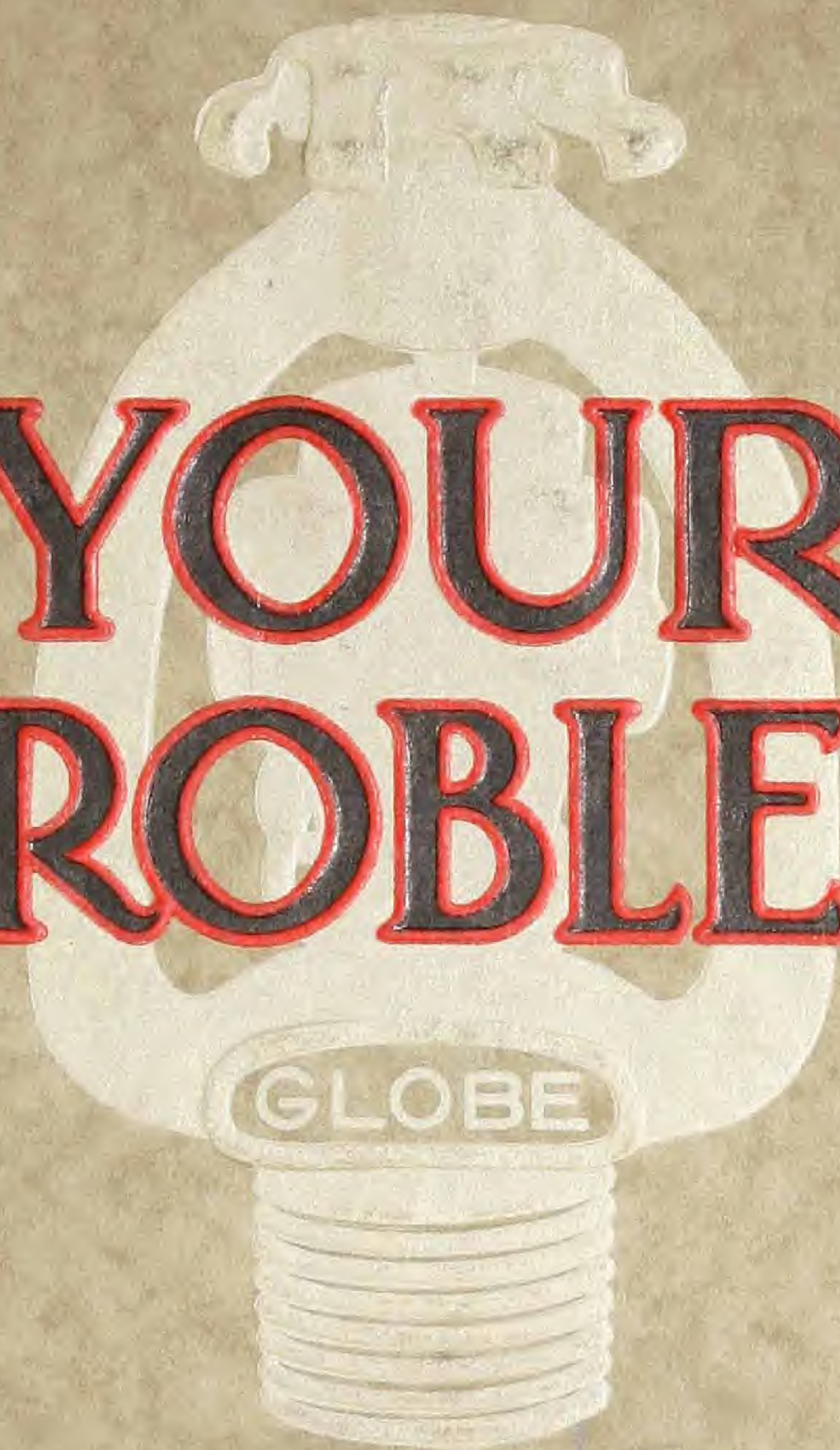


293-8.

# YOUR PROBLEM



*Sprinkler System*



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CCA



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# THE GLOBE AUTOMATIC SPRINKLER SYSTEM



*for*  
PROPERTY  
PROTECTION





*Equitable Life Building, New York City  
After Fire, January 9, 1912, 5 a. m.*



# *Your Problem*

## *To Protect your Business against Loss*



**W**HETHER you own real estate or are an officer of a corporation to whom the care of property is entrusted, your success or the success of your corporation depends upon maintaining that property. The very fact that an investment has been made in this property, whether it consists of buildings, machinery, equipment, materials or finished products, shows that you expect to profit by it, otherwise the money would not have been spent in this way. No man would willingly destroy his own property, neither would he knowingly keep his property in a condition that would invite its destruction. The farmer uses every precaution to protect his crops against pest or drought; the Kansas builder does not erect high buildings; cities exposed to floods, even though the chance is remote, build dams. Industrial and other property is generally safe against all these. The owner feels satisfied that his property can not be destroyed. In this he overlooks the danger from

### ***FIRE***

#### ***An Ever-Impending Peril***

You hear of your friend's or neighbor's factory burning, and probably think that this is *his* bad luck, calcula-



Reproduced by permission Equitable Insurance Building Corporation  
*Building Erected on Site of Old Equitable Life Building  
Protected by Globe Sprinklers*





# YOUR PROBLEM



ting that the chance of the same misfortune happening to you is very remote. You do not investigate the cause of this fire and learn from your friend's experience, but dismiss the matter as one of luck or chance entirely. It is this attitude of the American property owner that gives the United States the largest annual, actual and per capita, fire loss of the civilized world — \$224,723,350 for 1913. No matter how carefully your property is kept, you can not have a watchman in every part of your building every minute of the time. It is when your watchman is not at a certain point that a fire at that point is most likely to occur. This fire can, in a few hours, completely destroy the labor and accumulated property of years.

## *The Results of a Fire to Your Business*

Have you analyzed the results of a fire to yourself and to your business? If a fire were to destroy your buildings and contents now, are you fully covered by insurance? You will probably find that your policy covers, at most, 90 per cent of the valuation of your physical property. Will this lump sum of money place you where you were before the fire? You carried this insurance as a partial compensation against a fire loss, as a lesser of two evils, but you would certainly not prefer this money payment to a continuance of your business. This money payment can not

*D. B. Fiske & Co.  
Chicago, Ill.*







# YOUR PROBLEM



*Double Tank Supply Installed in  
New York City*

instantly and by magic replace the destroyed property which has been grinding out profits for you. It gives you the privilege to recommence building and reorganize your business, with all its attendant worries. The labor of years has been lost.

You can not insure your organization as an operating unit; you insure only your physical property. Possibly a year later your plant and organization will again be in operation. How about the profits for this year? The reimbursement for your time and labor when no profits were made, and the 10 or 20 per cent of your property not covered by your policy?

## *Your Customers*

This fire gave you the right to cancel all contracts which you could not fulfill because of it. The customers with whom you had contracts had to purchase their requirements elsewhere, probably from your competitor. Are you sure that you can



*Park & Tilford Co. Warehouse  
New York City*





# YOUR PROBLEM



get back this lost business, after you have failed to fulfill your obligations — even though you had a legal excuse — when your competitor has taken care of their business for a year?

## *Your Employees*

Have you the interest of your employees at heart if you are not using your best efforts to make your plant safe to life? Are you sure that a holocaust similar to the Binghamton and Triangle Waist Company fires is not possible in your building? Your employees on entering your building are placing their safety entirely in your hands, and you are morally responsible for their protection. This is a sacred trust which can not be lightly dismissed.

## *Your Neighbors*

Have you the right to keep your property in such a condition that it is notably a bad fire hazard? This makes it a menace to your neighbors, forcing them to pay higher insurance premiums, for which they are in no way responsible. Unless your building is isolated, if it burns, it is certain to destroy the property of your neighbors. If *you* are willing to gamble on a fire, you are not justified in forcing *others* to gamble with you against their will.

## *The Cost of Maintaining a Fire Hazard*

Insurance rates are calculated from the experience and statistics of companies exclusively engaged in this business. If the construction and maintenance of your



*Cotton Belt Freight Depot, St. Louis, Mo.*





# YOUR PROBLEM



*University of Minnesota  
Minneapolis*

property is such that the chance of a fire is great, your property is classed with the *hazardous* risks. Annually the insurance companies pay out millions of dollars on fire losses. The policyholder indirectly pays them. The insurance companies place the large burden of these losses on the

property having a large fire hazard. They know that a fire will occur in every building of this class sooner or later; if not today — tomorrow. Consequently, they are not anxious for this business. The man owning a hazardous risk must have insurance, and he pays the penalty annually to the insurance companies in his high premiums.

## *Are You Insured in One Company?*

If your buildings are not equipped with automatic sprinklers, you will find that your insurance is carried in a great number of companies. Each company will gamble with you for a small amount only. This necessitates the reading and harmonizing of a number of policies. After a fire it means the presenting, proving and pressing claims, not against one company, but against several separately.

Do you *know* that you will be able to collect on all of these policies, and that they do not contain clauses in conflict with each other?

## *Are You Satisfied With Your Insurance Rate?*

Have you figured how much your insurance costs annually? Have you figured how much your profits could be increased by reducing this



*Knabe Bros. Co., Norwood, Ohio*





# YOUR PROBLEM



cost 75 to 90 per cent? This high cost, you will admit, is reducing your profits. You are endeavoring to increase the efficiency of your plant and install labor-saving machinery and systems, but have you attempted to cut down this large annual charge which is an incubus on all of your business?

## *Can You Give the Insurance Company Proper Security?*

If your business is not in a sound financial condition, you would hesitate to go to your banker to effect a loan, as you would have to give him reasonable security for the investment which he was making, and the rate of interest charged would reflect the chance that he was taking. The insurance company in writing your risk is in this same position. If your risk is not a sound fire hazard, they will either not write it or will write it for a small amount only, at a high rate. If you can give them the necessary security, one company will be eager for all the insurance that you will give them. The most acceptable security to an insurance company is the protection of a Globe Automatic Sprinkler Equipment.

## *Insurance Companies, the Experts on Fire Hazards*

The nature of the fire insurance business has compelled insurance companies to analyze scientifically all matters pertaining to fire hazards. Statistics of fires are kept and laboratories maintained for testing out all fire-resistive materials and appliances. They can not afford to guess at the fire hazard of any property. When a rate is given, it directly reflects the actual condition of that property and the chance of a fire occurring. Do *you* know more about the fire hazard of your property than *experts*, devoting their entire time to this problem? The Boston Manufacturers Mutual Fire Insurance Company reported under date of January 27, 1914, that their statistics show an average loss ratio for the past four years of 3.68 cents



*Kellogg Switchboard Co., West Adams and Aberdeen Streets, Chicago, Ill.  
Erected by the Marshall Field Estate. Equipped Throughout with Globe Sprinklers.*





# YOUR PROBLEM



per \$100 of insurance carried on sprinkled risks. What rate are you paying? The accompanying plate shows the remains of a modern plant whose directors decided to delay the installation of a Globe Automatic Sprinkler System. This fire occurred at noon. In one hour the plant was a mass of smouldering ashes.



## *Fireproof Buildings*

A common fallacy now current is that steel and concrete buildings are strictly fireproof. Buildings constructed of these fire-resistive materials are comparatively safe against destruction if a hot fire does not have an opportunity to gain headway within them. Where the contents are in any way combustible, they are far from fireproof. This is supported by the rates upon such buildings made by the insurance companies. Fireproof construction does not extinguish fires — GLOBE Automatic Sprinklers do.



*A Globe Sprinkler Head — An Automatic Fire Watchman*

## *Are You a Short-Sighted Gambler or a Far-Sighted Investor? The Solution of Your Problem*

A Globe Automatic Sprinkler Equipment will make your property (both buildings and contents) absolutely safe against fire. Every part of your building will be divided into squares of about 64 square feet each. In each of these squares an automatic watchman will stand constantly, day and night, with his hand on a stream of water; his only duty to watch for a fire in his allotted 64 feet. As soon as a fire starts, the watchman guarding this space will turn his stream upon it, extinguishing it instantaneously, before it has gained any headway, minimizing all damage by both water and fire.





# YOUR PROBLEM



B. E. BERGINDER, President, Chicago.  
B. H. BRUNSWICK, Vice President, Chicago.  
JULIUS BALKE, Vice President, Chicago.

A. A. TROESCHER, Treasurer, New York.  
H. F. DAVENPORT, Secretary, Chicago.  
R. L. DEUTSCH, Asst. Secretary, Chicago.



CAROM AND POCKET-BILLIARD TABLES  
AND IMPROVED REGULATION BOWLING ALLEYS.

623-633 SOUTH WABASH AVE.

CHICAGO, January 20, 1914.

The Globe Automatic Sprinkler Co.,  
1610 Reading Road,  
Cincinnati, Ohio.

Gentlemen:

We desire to express our appreciation of the manner in which you supervised and executed the work of installing your Automatic Sprinkler System recently in our various plants, and shall be pleased at all times to assist you in advising any parties contemplating the installation of a Sprinkler Equipment, as to our opinion of the value of The Globe Automatic Sprinkler System and our pleasant dealings with your company.

As you know, we consider an automatic sprinkler equipment an indispensable part of the equipment of any wood working establishment, regardless of the construction of the buildings and would not feel ourselves safe in the operation of our business without its protection. Our insurance rate has been greatly reduced as a result of its installation and we consider it one of our best investments.

With best wishes for your success, we are

Yours very truly,

The Brunswick-Balke-Collender Co.

*Julius Balke*  
The Vice President

ADDRESS ALL CORRESPONDENCE  
TO THE COMPANY



EAST 30TH ST AND CHESTER AVE  
CLEVELAND, OHIO, U.S.A.

Jan. 26, 1914.

Globe Automatic Sprinkler Co.,  
Cincinnati, Ohio.

Gentlemen:

Replying to yours of the 23rd instant: Our object in having your sprinkler system installed was due principally to the added security it not only gave us but our customers against fire and the consequent embarrassment of being unable to deliver and tying up our customer's capital as his equipment is unobtainable until our equipment is attached or arrangements made elsewhere for its manufacture - often an annoying delay.

Although previous to the installation of the sprinkler system we had been operating in a concrete fire-proof building equipped with metal bins and metal shop boxes as well as a full equipment of other fire-fighting apparatus, the completion of the sprinkler system gave us a reduction of 70% per 100 from our previous rates.

We have just made your last payment on this contract which was performed in a thorough business like matter and we will say this for your erecting crew they worked with the proper spirit, were competent and did not expect us to reorganize our plant and methods while the installation was going on.

Sincerely yours,

*Calbrachty*  
THE K-W IGNITION COMPANY.

CA/EE





# YOUR PROBLEM



The Globe Automatic Sprinkler Equipment consists of parallel lines of black piping, suspended 10 inches from the ceiling, these pipes being supplied by mains and risers which are, in turn, connected to the main source of water supply at the base of the riser. Globe Sprinkler Heads, in an upright position, are screwed upon these lines, 8 to 10 feet apart. Each Sprinkler Head protects between 64 and 100 square feet of floor area. The heat, gas or vapor from any small blaze starting in any part of the building, immediately rises to the ceiling and automatically fuses the sensitive link of the head, guarding that particular area, drenching it with water. Only such heads open as are required to extinguish the fire and are directly subject to its heat.

The water circulating in the pipes, resulting from the opening of a sprinkler head, passes through a Wet Alarm Valve, to which is connected a gong. The automatic sounding of this gong instantly notifies any person within hearing and brings them to the seat of the fire. As soon as the fire is extinguished, the turning of a valve stops the flow of water, doing away with all unnecessary water damage, only so much water being used as is necessary to extinguish the fire itself.

When buildings are unheated during the cold weather, a dry pipe valve is installed. Air under pressure is maintained in the system in place of water. The



*International Motor Service Station, New York*





# YOUR PROBLEM



opening of a sprinkler head reduces the air pressure. This operates the dry pipe valve, allowing the water to enter the pipes, being carried directly to the point where the sprinkler head has operated.

## *The Results*

A GLOBE SPRINKLER EQUIPMENT will make your business, as an operating unit, absolutely safe against fire. It protects both buildings and contents.

A GLOBE SPRINKLER EQUIPMENT makes your risk attractive to the insurance companies. One company and policy will carry your entire line at a reduced rate of 50 to 90 per cent of your former rate.

A GLOBE SPRINKLER EQUIPMENT is an investment and pays for itself. The reduced cost of your insurance will pay for the equipment in from three to six years, depending upon the amount of insurance carried and local conditions. If desirable, arrangements can be made to pay for the equipment over a period of years, each annual payment being the approximate amount of the savings in the insurance cost for that year.

A GLOBE SPRINKLER EQUIPMENT will enable you to hold your trade and the good-will of your customers. If your business is protected in this way, your customers will know that there is no danger of a cancellation of their contracts on account of fire. You can then secure a contract for your customer's entire requirements in your line, which he probably does not dare give you without this protection.



*Gayety Theatre, Cincinnati*

A number of the largest corporations in the United States will only contract for their requirements in materials and commodities with plants equipped with automatic sprinkler systems. If a favored bidder is not protected with a sprinkler system, the contract is made contingent upon its immediate installation.

A GLOBE SPRINKLER EQUIPMENT will improve your credit rating — preventing a black fire record.

A GLOBE SPRINKLER EQUIPMENT will strengthen your position with your banker, proving competent and far-sighted management of your business.





# YOUR PROBLEM



A GLOBE SPRINKLER EQUIPMENT will improve the rental value of your buildings and can be advertised. Prospective tenants are not desirous of leasing space in a fire trap.

## *The Alternative*

Cities and states are beginning to take cognizance of the useless fire waste, and are passing ordinances, building codes and statutes, compelling the installation of automatic sprinklers in industrial buildings. A delay may result disastrously to your business, to the lives of your employees, to your customers, and to your neighbors. Eventually you will be compelled to install sprinklers if you still have property to protect.

Stop paying high premiums; start economizing by cutting down your annual insurance cost and increase your profits.

A GLOBE AUTOMATIC SPRINKLER EQUIPMENT is not an expense but an investment. It pays for itself in from three to six years, and thereafter continues to pay annual dividends of approximately 20 to 30 per cent on the cost, depending on conditions.

If interested in more detailed information, kindly mail the enclosed card *today*, with your name and address, for complete catalogue and a call from our nearest engineer; *after the fire* will be too late. This is a matter of personal responsibility which deserves an *immediate* investigation. Globe engineers will assist *you* in preparing figures and data for *your* risk.

Estimates for equipping your buildings will be given without cost and without imposing any obligation. Globe service extends to all parts of the United States. Department offices are maintained in practically all principal cities.

Address

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## *The Globe Automatic Sprinkler Company*

EXECUTIVE OFFICES AND WORKS

*1610-20 Reading Road, Cincinnati, U. S. A.*



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